

Definition of Non-Residential: Includes, but is not limited to: small business concerns, churches, schools, farm buildings, (including grain bins and silos), poolhouses, clubhouses, recreational buildings, mercantile structures, agricultural and industrial structures, warehouses, hotel and motels with normal room rentals for less than 6 months duration, and nursing homes.

ZONES B, C, X, PRE-/POST-FIRM (STANDARD \$500 DEDUCTIBLE)

Note: These premiums are based on a non-residential, one floor, no basement building with a standard deductible.***
Regular Program Communities [without CRS premium discount].

Building Only		Contents Only		Building & Contents	
Coverage	Premium**	Coverage	Premium**	Coverage	Premium**
\$ 50,000	\$ 341	\$ 50,000	\$ 430	\$ 100,000/50,000	\$ 1,046
100,000	646	100,000	830	200,000/100,000	1,836
200,000	1036	200,000	1315	300,000/200,000	2,491
300,000	1,206	300,000	1665	400,000/300,000	3,011
400,000	1,376	400,000	2015	500,000/400,000	3,529
500,000	1,544	500,000	2365	500,000/500,000	3,879

ZONES A, AE, A1-A30, AO - PRE-FIRM (STANDARD \$1,000 DEDUCTIBLE)

Building Only		Contents Only		Building & Contents	
Coverage	Premium**	Coverage	Premium**	Coverage	Premium**
\$ 50,000	\$ 520	\$ 50,000	\$ 840	\$ 100,000/50,000	\$ 1,745
100,000	935	100,000	1,650	200,000/100,000	3,325
200,000	1,705	200,000	2,577	300,000/200,000	4,962
300,000	2,415	300,000	3,207	400,000/300,000	6,302
400,000	3,125	400,000	3,837	500,000/400,000	7,627
500,000	3,820	500,000	4,467	500,000/500,000	8,257

ZONES A1-A30, AE - POST-FIRM + 1 FOOT ABOVE BFE (STANDARD \$500 DEDUCTIBLE)

Note: These premiums are based on a non-residential, one floor, no basement building with a standard deductible.***
Regular Program Communities [without CRS premium discount].

Building Only		Contents Only		Building & Contents	
Coverage	Premium**	Coverage	Premium**	Coverage	Premium**
\$ 50,000	\$ 261	\$ 50,000	\$ 180	\$ 100,000/50,000	\$ 636
100,000	486	100,000	330	200,000/100,000	1,061
200,000	761	200,000	546	300,000/200,000	1,377
300,000	861	300,000	726	400,000/300,000	1,657
400,000	961	400,000	906	500,000/400,000	1,935
500,000	1,059	500,000	1,086	500,000/500,000	2,115

Note: Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual CashValue. Business interruption is NOT an available coverage in the National Flood Insurance Program.

*Includes a Federal Policy Fee of \$30 and ICC Premium.

**Includes a Federal Policy Fee of \$30 only.

***Higher deductible limits are available, up to \$50,000 for Non-Residential properties.